

Frequently Asked Questions (FAQs)

Life and health plan offerings



GuideStone®
Insurance Plans

Do well. Do right.®

About the program

✧ Who is GuideStone Financial Resources?

GuideStone is partnering with the Church of God to bring you the best insurance plans at the best possible value.

Since 1918, GuideStone has pursued one singular purpose: to serve those who serve the Lord. GuideStone is the denominational benefits board of the Southern Baptist Convention and is among the largest denominational benefits providers in the world. Based in Dallas, Texas, GuideStone employs a staff of approximately 450.

✧ What coverage is available through the program?

GuideStone offers a broad range of health, dental, term life and accident, and disability coverage through this program. However, because we never compete with benefits or products offered through the Church of God or your pension board, your specific eligibility will be limited to products they do not currently offer.

Individual Coverage

*For employees of ministries with **fewer than 10** employees*

✧ Who is considered an “eligible employee” for individual coverage?

For ministries with *fewer than* 10 full-time paid employees, an “eligible employee” is:

- A paid employee of an approved church, agency or institution.
- Working 20 or more hours per week.

✧ Who is considered an “eligible dependent”?

An employee must have coverage in order for a dependent to also be covered on a GuideStone plan. Eligible dependents include:

- The employee’s spouse.
- Children under age 26.
- A child who is covered under the employee and is incapacitated.

✧ Are retirees eligible to apply for coverage?

A retired person age 55 or over is eligible to apply for coverage through GuideStone Personal Plans if he/she:

- Has previously worked five or more consecutive years for an approved ministry or
- Has a total of 10 or more years of interrupted service at approved ministries.

If the applicant or dependents are Medicare eligible, the applicant or dependent may apply for one of GuideStone’s Care Plans, which coordinate with Medicare.

✧ How do individuals find rates and/or apply for coverage?

Individuals may request rates by calling GuideStone at **1-888-98-GUIDE** (1-888-984-8433) any time between 7 a.m. and 6 p.m. CST. They may also visit www.GuideStone.org/chog and select “Get A Quote” in the upper right-hand corner.

To apply for coverage, individuals must complete an *Evidence of Good Health* application. To complete the application online, visit www.GuideStone.org/chog and select “Apply Now” in the upper right-hand corner.

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✧ **What is underwriting?**

Employees of ministries with fewer than 10 full-time, paid employees must complete an *Evidence of Good Health* (EOGH) form to apply for coverage. This document gathers the information necessary to complete the underwriting process.

Underwriting is a review of an applicant's health to determine insurability. Coverage in GuideStone health plans is not effective until our underwriter approves the participant's coverage. This process typically takes four to six weeks. GuideStone recommends that applicants continue their current insurance coverage until they receive a decision from our underwriter and GuideStone coverage is effective.

Term life, medical and disability plans require underwriting. Dental and accident plans do not require underwriting.

✧ **If a family has applied for coverage and the employee has been declined, is the rest of the family eligible for medical coverage?**

Yes. If the employee is declined for medical coverage, he/she may opt to enroll in the Health Limited plan, which is a limited benefit medical plan. With the employee enrolled in Health Limited, the employee's approved dependents may enroll in any GuideStone PPO medical plan. The employee must remain enrolled in Health Limited for the dependents to maintain eligibility.

✧ **If the employee is declined for health coverage, can he/she still be considered for other insurance products (term life, AD&D, etc.)?**

Yes. Our underwriting process is different for each type of coverage. It is possible for someone to be declined for medical coverage and be approved for another type of plan (term life, AD&D, etc.). Dental coverage can be added without underwriting at any time. Medical plan participation is not required to apply for other types of coverage.

✧ **How does GuideStone bill for different Personal Plans insurance products?**

All employees at a given employer, who have insurance with GuideStone, are listed on one itemized billing statement. Statements are sent to the employer's billing address monthly. GuideStone bills one month in advance for insurance. For example, an employer will receive a bill for February coverage at the beginning of January.

✧ **If ministry employees are covered by GuideStone Personal Plans and move to another ministry that GuideStone serves, can they remain on their individual plans?**

Yes. As employees are called from one ministry to another eligible ministry, they can take their coverage with them without having to again provide evidence of good health.

✧ **If an employee moves his/her individual coverage from one ministry to another, will the premiums change?**

Potentially. Because rates (premiums) are based on the zip code of the church/ministry, rates may change as employees move between employers.

✧ **Do all employees at the same employer have to be on the same health plan?**

No. If the employees have coverage through Personal Plans, they may choose from any of the GuideStone medical plans. Employees may move between available plans each year during the annual re-enrollment period.

✧ **Am I eligible for GuideStone's retirement or investment products?**

No. We never compete with benefits or products offered through the Church of God or your pension board. Because you already have Church of God retirement or investment products available to you, you are not eligible for GuideStone's retirement or investment products.

Group Plans Coverage

*For employees of ministries with **10 or more** employees*

✧ Who is eligible for Group Plans coverage?

Employers with *10 or more* paid, full-time employees are eligible for our Group Plans coverage. This coverage is employer-sponsored. Individual employee eligibility is determined by the employer and the structure of the plan.

✧ How do Group Plans employers request a proposal for rates and coverage?

Ministries with 10 or more full-time employees may request a customized Group Plans proposal by calling **1-888-98-GUIDE** (1-888-984-8433) or by emailing GuideStone at *Insurance@GuideStone.org* and asking to be transferred to an insurance solutions and services representative.

✧ Do all employees at the same employer have to be on the same health plan?

Not necessarily. For employees of ministries with more than 10 employees, the employer selects which plans to offer. Employers may opt to select new plans each year during annual renewal. Employees may move between available plans each year during the annual re-enrollment period.